

ONTARIO STUDENT  
ASSISTANCE PROGRAM

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Corus  
Publications

# Application and Guide

## for Single Students

You are considered a single student if:

- you have no dependent children; and
- you are not married or have not been living in a common-law relationship for three years or more.



1994-95

 Ontario

Ministry of Education  
and Training

CSAP

FOR SINGLE  
STUDENTS





Use this application form if you are planning to enrol in a postsecondary program beginning after July 1, 1994, and ending before August 31, 1995.

Use this application form if you are a **single student**.

If you are a **student who is married or is a sole-support parent**, you must use the application form for students who are married or are sole-support parents.

You are considered **married** if:

- you are married; or
- you have been living in a common-law relationship for three years or more; or
- you have been living in a common-law relationship for less than three years and you have a child from this relationship living with you.

You are considered a **sole-support parent** if:

- you have a dependent child or children living with you; and
- you are not married or living in a common-law relationship.

If you need the application form for **students who are married or are sole-support parents**, please return this form and obtain the correct form from the financial aid office at the institution you plan to attend, from the guidance office at any Ontario high school, or from the Student Support Branch of the Ministry of Education and Training.

Ontario Student Assistance Program (OSAP)  
Student Support Branch  
Ministry of Education and Training  
P.O. Box 4500  
189 Red River Road, 4th Floor  
Thunder Bay, Ontario  
P7B 6G9

Telephone: (807) 343-7260  
Toll-free in Ontario: 1-800-465-3013  
Telephone Device for the Deaf: 1-800-465-3958

Cette publication est également offerte en français sous le titre suivant :  
*Formulaire de demande et guide pour les étudiantes et étudiants  
célibataires.*



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## Things You Need To Know Before You Apply

### Eligibility

To be eligible to apply for loan assistance through OSAP, you must meet the following requirements:

- You must be a Canadian citizen or a permanent resident of Canada (landed immigrant).
- You must be enrolled or planning to enrol in an *approved* postsecondary program. Most programs offered by Ontario universities and colleges of applied arts and technology are approved for OSAP funding. If you are unsure whether the program you wish to take is approved for OSAP funding, contact your financial aid office or the Student Support Branch of the Ministry of Education and Training.

If you now live in Ontario and meet the above requirements, you are eligible to apply for Canada Student Loan assistance through OSAP. In order to qualify for Ontario Student Loan assistance, however, you must also meet OSAP's Ontario residency requirements. You determine whether you meet the residency requirements by filling out the application form.

You are *not eligible* for OSAP assistance if you are receiving financial assistance from any program that covers *all* your educational and living costs. If you are receiving other government assistance that covers a portion of your costs, it is important that you check with the other government agency about receiving benefits and OSAP assistance at the same time. Contact your local government office for more information.

### Social Insurance Number

It is necessary for you to have a valid Social Insurance Number so that your application can be processed. If you do not have a Social Insurance Number, contact any Canada Employment and Immigration Centre for information about how to obtain one.

### Application deadlines

It is recommended that you apply *as early as possible*. For example, if you are planning to start your postsecondary studies in September, you should submit your OSAP application no later than the end of June. In most situations, applying by the end of June will ensure that your loan assistance will be available when your classes begin in September.

If you submit an application *after* your 1994-95 study period has begun, please note the following deadlines:

- If your application is received by your financial aid office *within 45 days of the beginning of your 1994-95 study period*, your financial need will be assessed for your entire 1994-95 study period and you may receive loan assistance for the entire period.
- If your application is received by your financial aid office *after this 45-day period and no later than 90 days before the end of your 1994-95 study period*, your financial need will be assessed for the period of time from the date your application was received to the end of your 1994-95 study period and you may receive loan assistance only for that period of time.
- If your application form is received by your financial aid office *less than 90 days before the end of your 1994-95 study period*, you will not be considered for OSAP assistance.



**Multiple applications**

If you have submitted an entrance application to more than one postsecondary institution, you may not know which institution you will be attending. You may wait until you are accepted at a specific institution to fill out an OSAP application form, or you may wish to apply for OSAP before you receive an acceptance, since institutions usually do not notify applicants of their acceptance until June. If you wish to apply for loan assistance before you receive acceptance, you should fill out an OSAP application form for each institution to which you applied. Try to limit your applications to three.

The first OSAP application form received by the ministry will be processed, and you will receive notification of the amount of your loan assistance for that institution. The other OSAP application forms will be kept on file. Once you have received acceptance from the institution you wish to attend, contact the financial aid office of that institution to ensure that your OSAP application form for that institution is processed. You must also contact the financial aid office of the other institutions to cancel your other OSAP applications.

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**General Information on Completing the Application Form**

- Use black ink when filling out the application form. Do not use pencil.
- Accuracy is important. If you are not sure how to answer a question on the form, contact your financial aid office for help.
- Do not use periods, hyphens, or other punctuation marks.
- Do not use terms such as "Nil" or "N/A".
- Enter dollars only, not cents, in Canadian currency, and do not "round" the numbers. For example, \$2,455.82 should be shown as:

|  |  |  |   |   |   |   |
|--|--|--|---|---|---|---|
|  |  |  | 2 | 4 | 5 | 5 |
|--|--|--|---|---|---|---|

- Keep a copy of your completed application form for your records.

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**Applications to Ontario Universities or Colleges of Applied Arts and Technology****Obtaining help**

If you have any questions, contact the financial aid office of the institution you plan to attend. Staff in this office can help you complete the application form, discuss financial and budgeting issues, and give you information on scholarships and/or bursaries that may be available.

Addresses and telephone numbers for the financial aid offices of Ontario universities and colleges of applied arts and technology are listed at the back of this guide.

**Sending your application**

Send your completed OSAP application form and any supporting documentation to the financial aid office of the institution you plan to attend.



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## **Applications to Private Postsecondary Institutions in Ontario or Postsecondary Institutions Outside Ontario or Canada**

### **Obtaining help**

If you have any questions regarding your application, telephone the Student Support Branch of the Ministry of Education and Training at 1-800-465-3013 (toll-free in Ontario) or (807) 343-7260.

### **Confirmation of Program Information form**

You must submit a Confirmation of Program Information form, also called the "Green Sheet", with your OSAP application form. The Confirmation of Program Information form is used to confirm your program information, tuition and compulsory fees, and book and equipment costs. This form is available from the Student Support Branch. Your institution may also be able to give you one.

After you have filled out the top portion of the Confirmation of Program Information form, send it to your institution so that they can supply the information regarding your program. The institution will then return the form to you.

*Note:* If you are planning to attend the DeVry Institute of Technology, Ontario Business College, or Toronto School of Business, *you do not need a Confirmation of Program Information form.*

### **Sending your application**

Send your completed application form and the Confirmation of Program Information form to:

Student Support Branch  
Ministry of Education and Training  
P.O. Box 4500  
189 Red River Road, 4th Floor  
Thunder Bay, Ontario P7B 6G9

*Note:* If you are planning to attend the DeVry Institute of Technology, Ontario Business College, or Toronto School of Business, you must submit your OSAP application form directly to the financial aid office of your institution. If you are planning to attend a private postsecondary institution that is a member of the Ontario Association of Career Colleges (OACC), you must submit your OSAP application form and the Confirmation of Program Information form to the financial aid office of the OACC at the address given on page 10.

### **Additional procedures for students studying outside Canada**

If you are planning to attend a postsecondary institution outside Canada, you must have your institution fill out a Confirmation of Program Information form, and you must follow the above instructions for sending your application. You must also attach a photocopy of your Social Insurance Number card to your application form.

Since your loan document will be forwarded to your permanent mailing address, it is extremely important that you notify the ministry of any change in this address. In addition, your loan must be negotiated at a Canadian bank in Canada within 30 days of the date that the official at your institution validates it.

If you are planning to have someone else negotiate your loan in Canada on your behalf, you must arrange for power of attorney. Contact your bank in Canada before you leave the country to arrange for the negotiation of your loan through power of attorney. In addition, you may wish to have someone in Canada contact the ministry to discuss your OSAP application. Please see the section entitled "Collection and Use of Personal Information" to find out how you may arrange for the release of information to others.



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## **Special Circumstances**

### **Exceptional financial or family circumstances**

OSAP uses standard criteria to assess your financial need and to determine the amount of loan assistance available to you through OSAP. In some cases, these criteria may not adequately reflect your particular circumstances. For example, you may:

- be a survivor of family violence or other severe family problems, and therefore be unable to have your parent(s) complete your OSAP application form;
- have exceptional expenses related to a disability; or
- have other exceptional expenses.

If you feel your circumstances are exceptional and warrant special consideration, you may submit an appeal. Contact your financial aid office for details. This office will also advise you whether any special documentation is required.

### **Ward of the Crown**

If you are or have been a ward of the Crown, you do not fill out the section entitled "Information on Parents" on the application form. You should obtain the appropriate supplementary form from your financial aid office, have it completed by the Children's Aid Society, and submit it to your financial aid office.

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## **Assessment of Your Application**

Your application form will first be reviewed by staff at your financial aid office to ensure that it is filled in accurately and completely. If you did not answer a question, or if additional information is needed, the financial aid office will send you an Information Request form. This form identifies the information that is missing or incorrect, and indicates what is required.

When the review is completed, your application is forwarded to the ministry for assessment. The ministry determines the amount of your loan assistance on the basis of the information supplied in your application.

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## **Notification of Amount of Loan**

When the assessment process is completed, you will be sent a Student Information Document, which shows you the amount of your loan assistance. This document also indicates whether this assistance is in the form of a Canada Student Loan or an Ontario Student Loan or both. If you applied early and are starting school in September, you will usually receive this document during the summer.

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## **Receipt of Your Loan Documents**

### **Procedures and conditions**

When the assessment process is completed, the loan documents for your Canada Student Loan and/or Ontario Student Loan are sent directly to the financial aid office at the institution you plan to attend.

If you are planning to attend a postsecondary institution outside Canada, your loan document will be sent to the permanent mailing address you entered on your OSAP application form.

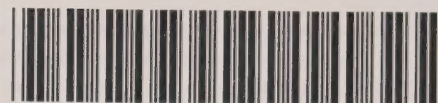


098 Date received  
(Day, month, year)

099 Institution code

Ministry of  
Education  
and Training

1994-95  
Ontario Student  
Assistance Program



002145967

## Application for Single Students

Please print in black ink.



### Personal Information

100 Social Insurance Number

101 Student number, if you have been given one

102 Last name

103 First name

104 Middle initial

105 Permanent mailing address (street, rural route, or post office box)

106 Apartment

107 City, town, or post office

108 Province

109 Postal code

110 Area code and telephone number

111 Date of birth

112 Sex

1. ☐ Male 2. ☐ Female

Day Month Year

113 In which language do you prefer to receive correspondence?

1. ☐ English 2. ☐ French

114 What is your current citizenship status?

1. ☐ Canadian citizen  
2. ☐ Permanent resident

Attach a copy of  
your Canadian  
Immigration Record

115 When did you receive  
permanent resident status?

(Use the date entered in the "Date  
and Port" section of your Canadian  
Identification Card or Record.)

Month Year

If you wish, you may indicate whether you belong to any of the following groups. Check all the boxes that apply to you.

129 ☐ Aboriginal Canadians

130 ☐ Francophones

131 ☐ Persons with disabilities

132 ☐ Social assistance recipients

133 ☐ Visible minorities

134 ☐ Women



**Eligibility**

In this section, you determine whether you alone or you and your parent(s)\* are responsible for contributing towards your educational costs. You then determine whether you are considered to be a resident of Ontario for OSAP purposes, and thus whether you are eligible to apply for financial assistance through OSAP.

200

|       |      |
|-------|------|
| Month | Year |
|-------|------|

Month Year

When is the last time you attended a high school full-time?

If you left high school and returned at a later date, enter the date when you first left.

If you are completing high school, enter the date when you will graduate.

**Part A**

Check the statement(s) that describe(s) your current situation.

201 1. ☐ You have been out of high school for at least 4 years before the beginning of your 1994-95 study period.

202 1. ☐ You have **not** been a full-time student at a high school or postsecondary institution for at least 12 months in a row on 2 or more occasions.

203 1. ☐ You are separated, divorced, or widowed, and you **do not** have dependent children living with you.

If none of the above statements applies to you, go to Part B.

**Only you are expected to make a contribution towards your educational costs.**

Your income only is used to determine the amount of money you are eligible to receive through OSAP.

**Part B**

204 1. ☐ None of the statements in items 201, 202, or 203 in Part A applies to you.

**You and your parent(s) are expected to make a contribution towards your educational costs.**

Your income and the income of your parent(s) are used to determine the amount of money you are eligible to receive through OSAP. Your parent(s) must fill out the "Information on Parents" section and the appropriate portion of the "Declarations and Signatures" section.



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**\*Parent(s)**

A natural parent, a step-parent, and an adoptive parent and his or her spouse or common-law partner are considered to be parents. A legal guardian, an official sponsor, and a nominator and his or her spouse or common-law partner are also considered to be parents.

**Check the statement(s) that describe(s) your current situation.**

- 300 1. ☐ You have lived in Ontario since birth (living away from Ontario for less than 1 year does not count).
- 302 1. ☐ You have lived in Ontario for at least 12 months in a row up to the beginning of your full-time postsecondary studies.
- 303 1. ☐ You have lived in Ontario since birth except for the time you were a high school or postsecondary student outside Ontario.

**You are considered to be a resident of Ontario for OSAP purposes.**

You are therefore eligible to apply for Canada Student Loan and Ontario Student Loan assistance through OSAP.

Go to the section "Postsecondary Education – 1994-95".

**OR**

- 306 1. ☐ You are now living in Ontario, but none of the situations described above applies to you.

**You are not considered to be a resident of Ontario for OSAP purposes.**

If you have lived in another province, you should contact that province's student assistance program to see if you are eligible to apply. If you are not eligible, you may apply only for Canada Student Loan assistance through OSAP.

**Check the statements(s) that describe(s) your current situation.**

- 302 1. ☐ You have lived in Ontario for at least 12 months in a row up to the beginning of your full-time postsecondary studies.
- 304 1. ☐ You and your parent(s), official sponsor, or legal guardian now live in Ontario.
- 305 1. ☐ Your parent(s) are deceased, you have no official sponsor or legal guardian, and you are a student or are planning to be a student at an Ontario postsecondary institution.

**You are considered to be a resident of Ontario for OSAP purposes.**

You are therefore eligible to apply for Canada Student Loan and Ontario Student Loan assistance through OSAP.

Go to the section "Postsecondary Education – 1994-95".

**OR**

- 306 1. ☐ You are now living in Ontario, but none of the situations described above applies to you.

**You are not considered to be a resident of Ontario for OSAP purposes.**

If you have lived in another province, you should contact that province's student assistance program to see if you are eligible to apply. If you are not eligible, you may apply only for Canada Student Loan assistance through OSAP.



Information on your tuition fees, compulsory fees, and book and equipment costs is provided directly to the ministry from the institution you plan to attend.

1. ☐ Yes

2. ☐ No

If “Yes”, you are eligible for assistance for your study periods only. You are not eligible for assistance for your work terms.

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|--|--|---|

If you do not know what percentage of a full course load you are or will be taking, contact your financial aid office.

From 

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 To 

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Month      Year                      Month      Year

From 

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 To 

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|--|--|

  
Month Year      Month Year

1. ☐ Diploma    2. ☐ Certificate    3. ☐ Bachelor's degree    4. ☐ Master's degree    5. ☐ Doctoral degree

1. ☐ With parent(s)      2. ☐ In institution residence      3. ☐ Other



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**Financial Information****Income Before Classes Begin**

In the space below, enter the total amount of gross income you expect to receive from all sources (work, government, or other) in the 16 weeks before your classes begin. Enter the total amount of income, not a monthly amount. Do not include more than 16 weeks of income.

If you do not know what your actual income will be, estimate it as accurately as possible. Enter the amount in dollars only; do not indicate cents. If you have no income, enter zero (0).

500  Include income from all sources such as: employment; government (Family Benefits, General Welfare, Unemployment Insurance, etc.); investments (interest, dividend income, capital gains, etc.); monetary gifts; and lotteries.

**Income During the School Year**

In the spaces below, enter the total amount of gross income you expect to receive while you are enrolled in your 1994-95 study period. Enter the total amount of income, not a monthly amount.


If you do not know what your actual income will be, estimate it as accurately as possible. Enter the amount(s) in dollars only; do not indicate cents. If you have no income, enter zero (0).

501  Awards, scholarships, or bursaries based on academic merit

502  Awards **not** based on academic merit and other income\*

503  Support from other people

504  Income from employment

505  Government income\*  506 Check the type of government income.

- |  |   |
|--|---|
| 1. <input type="checkbox"/> Unemployment Insurance               | 2. <input type="checkbox"/> Workers' Compensation |
| 3. <input type="checkbox"/> Family Benefits                      | 4. <input type="checkbox"/> General Welfare       |
| 5. <input type="checkbox"/> Employment and Training Allowance    |   |
| 6. <input type="checkbox"/> Other (specify) <input type="text"/> |   |

**\*Other income**


Include investment income (interest, dividend income, and capital gains) and monetary gifts. **Do not** include the actual amounts of bank accounts, investment certificates, bonds, and shares.

**\*Government income**

Include Unemployment Insurance, Workers' Compensation, General Welfare, and Family Benefits; Employment and Training Allowance; Veterans' Affairs funding; pensions for the blind and disabled; and bursaries from the Ministry of Community and Social Services or the Ministry of Health. **Do not** include OSAP funding, GST rebates; government awards, scholarships, or bursaries; and Orphan's Benefits, Survivor's Benefits, or Disabled Contributor's Child's Benefits under the Canada Pension Plan.


507 Do you have an undischarged bankruptcy?

1. ☐ Yes    2. ☐ No

 If "Yes", your application cannot be processed until you have obtained official approval of bankruptcy. Contact your financial aid office.

510 Have you applied or will you be applying for financial assistance from another province or country?

1. ☐ Yes    2. ☐ No


 If "Yes", provide a letter indicating that you are not receiving assistance from another province or country, and contact your financial aid office.

511 Have you ever had a Canada Student Loan?

1. ☐ Yes    2. ☐ No

513 Are you currently in default on a Canada Student Loan and/or an Ontario Student Loan?

1. ☐ Yes    2. ☐ No

 If "Yes", contact your financial aid office to discuss your situation and the procedures that you may have to follow.



## Information on Parents

This section must be filled out by your parent(s) only if you filled out Part B in the "Eligibility" section. If you do not live with your parent(s) because of special circumstances in your family, contact your financial aid office.

### Parents' Status

800 What is parents' *current* marital status?

1. ☐ Married or common-law
2. ☐ Divorced
3. ☐ Separated
4. ☐ Widowed
5. ☐ Single

Both parents must fill out the rest of this section.

The parent with whom the applicant currently lives or last lived, or who last supported the applicant, must fill out the rest of this section. His or her spouse or common-law partner must also fill out the rest of this section.

810 Check the appropriate box if one parent or both parents will be taking full-time postsecondary studies in the 1994-95 academic year.

1. ☐ Both parents
2. ☐ Father/Stepfather/Official sponsor
3. ☐ Mother/Stepmother/Official sponsor

### Dependent Children

How many dependent children\* do parents have in each age group (e.g., 2)?

811 0 – 11 years of age

812 12 – 15 years of age

813 16 years of age or older who are full-time students or disabled

814 How many dependent children, including the applicant, are taking postsecondary studies?

815 How much were the child-care expenses paid for children 11 years of age or younger from January to December 1993?

#### \*Dependent children

"Dependent children" means preschool children; children in an elementary school, a high school, and a postsecondary institution; and children 16 years of age or older who cannot attend school because of a physical or mental disability. **Do not** include children who have been out of high school for at least 4 years or have been in the work force for at least 12 months in a row on 2 or more occasions.

### Parents' Income

What is the **actual 1993 yearly income** of each parent, as reported on line 150 of the 1993 Canadian individual income tax return?

**Father/Stepfather/Official sponsor**

805  Enter amount(s) in dollars only; do not indicate cents. If there was no income, enter zero (0).

**Mother/Stepmother/Official sponsor**

806

#### Reduced Income

Only fill in this section if either parent's annual income from all sources (work, government, or other) is expected to be lower in 1994 because of job loss, reduced wages, illness, or a change in marital status. **In the spaces below, enter an estimate of the annual income of parent(s) for 1994.** Explain the reason for the lower income in the "Additional Information" section.

**Father/Stepfather/Official sponsor**

816  Leave spaces blank unless 1994 income is expected to be less.

**Mother/Stepmother/Official sponsor**

817







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|--|--|--|--|--|--|

## Declarations and Signatures

### Collection and Use of Personal Information

The ministry uses relevant personal and tax information to administer the Ontario Student Assistance Program (OSAP). The ministry collects and uses this information under the authority of the Ministry of Colleges and Universities Act, R.S.O. 1990, c. M. 19, and Regulations 773, 774, and 775, and the Canada Student Loans Act, R.S.C. 1985, c. S-23, and Regulation SOR/81-633, as amended. If you have any questions about the collection or use of this information, contact the Director, Student Support Branch, Ministry of Education and Training, P.O. Box 4500, Thunder Bay, Ontario P7B 6G9, telephone (807) 343-7260.

### Applicant's Declaration

- I must have assistance to continue my postsecondary studies, and I will use this assistance to pay my academic fees first and then to cover educational and living costs related to my studies.
- I have given complete and true information on this form, and I understand that failure to do so may prevent my getting assistance in the future.
- I will not receive financial assistance from any other province or country while receiving OSAP assistance.
- I will repay all or part of my assistance if the ministry finds my assessment inaccurate for any reason.
- I will notify the financial aid administrator in writing if my academic, financial, marital, or study-period status changes.
- I agree that, until my loans and any overpayments are repaid, the ministry can collect and exchange personal information on me with any Canadian government, educational institutions that I attend or will attend, and financial institutions that hold or will hold my loan(s).
- I appoint the ministry to act as my agent to request and receive information from Revenue Canada on my income for 1994 and 1995.

Signature

Date

Please sign in black ink

### Declaration of Parent(s) or Official Sponsor

Parents who filled out the "Information on Parents" section of the application form must sign below.

- I have given complete and true information on this form.
- I will notify the applicant's financial aid administrator in writing if my financial status changes.
- I understand that personal information that is relevant to a reassessment or an appeal may be shown to the applicant if the applicant appeals his or her assessment or if the ministry makes a reassessment of financial assistance.
- I appoint the ministry to act as my agent to request and receive information from Revenue Canada on my income for 1993 or 1994.
- I am not liable for loans given to the applicant.

Father/Stepfather/  
Official sponsor

900 Social Insurance Number (SIN)

Signature

Date

1. ☐ Check if you do not have an SIN

Please sign in black ink

Mother/Stepmother/  
Official sponsor

901 Social Insurance Number (SIN)

Signature

Date

1. ☐ Check if you do not have an SIN

Please sign in black ink

### OFFICE USE ONLY

001

Program/Cost Code

Field:

Changes:

Field:

Changes:

Field:

Changes:

FAA approval

Date



If you are receiving a Canada Student Loan, you will receive a loan document for the whole amount of your Canada Student Loan. If you are also receiving an Ontario Student Loan, you will at the same time receive a loan document either for the whole amount of your Ontario Student Loan or for a portion of it. If you receive only a portion of your Ontario Student Loan at this time, you will receive another loan document for the remaining amount at the beginning of your second term.

Before the loan documents are released to you by your financial aid office, you must:

- register for and begin classes;
- provide proof that the Social Insurance Number entered on your OSAP application form is your own. You will be required to present your Social Insurance Number card or any other type of federal or provincial government document that has this number on it (e.g., income tax return or T4A slip);
- submit proof of identity (e.g., photo identification such as a driver's licence);
- complete a Confirmation of Enrolment form.

### **Confirmation of Enrolment form**

The Confirmation of Enrolment form is used to confirm that you have enrolled in and begun classes. It also updates the information on your income that you provided on your OSAP application form. On this form, you are asked to fill in the amount of income you actually received from all sources in the sixteen weeks before the beginning of your study period. You are also asked to indicate any changes in the amount of income you expect to receive while you are in school. If there are changes in your income, the new income amounts will be used to reassess your loan assistance. If there is a change in your assessment, it will be reflected in the loan documents released to you at the beginning of your second term.

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## ***Negotiation of the Loan(s) With Your Bank***

When your financial aid office gives you your loan documents, you take them to your bank or lending institution to negotiate the release of the money. Your financial aid office may choose to have a portion of your loan(s) paid directly to the institution to cover tuition fees or any emergency loans given to you.

When you receive a Canada or Ontario Student Loan, you are borrowing money from the bank, not the government. The provincial and/or federal governments pay, on your behalf, the interest that accrues on your loans during your study period. In addition, the provincial government pays the interest on your Ontario Student Loan for six months after you stop being a full-time student.

It is important to remember that loan documents are legal documents. Please ensure that you read them and understand your responsibilities and obligations.

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## ***Changes in Your Circumstances***

If your circumstances or those of your parent(s) change while you are in school, it is important to inform your financial aid office of these changes, since they may affect your loan assessment and thus the amount of assistance you should receive.

Notify the financial aid office if you have a change of address or a change in your financial or marital status. For example, if you plan to marry before or during your study period, you must notify your financial aid office, because your spouse will be required to give information pertaining to your application for loan assistance.



If your parent(s) filled out part of your application form, it is important that your financial aid office be notified of any change in the marital or financial status of your parent(s).

Notify the financial aid office if you plan to drop a course or reduce your course load, since such changes may also affect your loan assessment.

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## **Other Sources of Financial Assistance**

### **Bursary for Students With Disabilities**

The Bursary for Students With Disabilities is available to help you with special education-related costs resulting from a disability. The bursary is non-repayable and supplements the OSAP loan you receive.

You can apply for a bursary if you:

- have applied for and been offered a student loan;
- have extra education-related expenses that result from a disability and that are not covered by another agency.

The maximum amount of assistance available is \$2,000 per academic year. If you are interested in applying for this bursary, contact your financial aid office.

### **Ontario Work-Study Plan**

The Ontario Work-Study Plan gives students a chance to get a part-time job on campus. Through this plan, you can earn extra money and gain valuable work experience while you are in school.

You can apply to participate in this plan if you are:

- a Canadian citizen or permanent resident of Canada;
- an Ontario resident;
- a full-time student registered at any Ontario university or college of applied arts and technology.

The kinds of jobs vary from institution to institution. You will earn at least minimum wage. Contact your financial aid office to discuss your options.

### **Ontario Special Bursary Plan**

You may be eligible for a bursary through the Ontario Special Bursary Plan (OSBP) if you have a low family income and are planning to attend a postsecondary institution to take approved full-time or part-time courses to upgrade your skills and knowledge, such as:

- Basic Training for Skills Development (BTSD)
- Introduction to Non-traditional Occupations (INTO)
- Basic Job-Readiness Training (BJRT)
- English As a Second Language (ESL)

You may also be eligible for this bursary if you are taking part-time postsecondary courses. You cannot receive an Ontario Special Bursary and a loan through OSAP at the same time.

The maximum amount of assistance available is \$2,500 per academic year. You do not have to repay the bursary. If you are interested in applying for this bursary, contact your financial aid office.



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## **Repayment of Loans**

### **Repayment procedures**

Six months after you complete your studies or stop being a full-time postsecondary student, you are responsible for repaying your Canada and/or Ontario Student Loans.

Before this six-month period ends, you must contact the bank to consolidate your loans. At this time, you discuss what your monthly payment will be, how you plan to make the payments (e.g., by cheque or direct withdrawal), and how many years you have in which to repay the loan. You will also review your repayment responsibilities and obligations.

### **Loan Forgiveness Program**

The Loan Forgiveness Program of the Ontario Student Loans Plan is available to help you reduce your debt load. If you receive a loan or loans through OSAP, you may be eligible to have a portion of your Ontario Student Loan(s) forgiven by the Province of Ontario.

The amount of your loans that will be forgiven is based on the number of terms in your study period and the "loan forgiveness level". For example, the loan forgiveness level for two terms of study (e.g., September to December and January to April) is \$5,570. Therefore, the maximum loan that you will have to repay for two terms is \$5,570. Any amount of loan above \$5,570 is forgiven.

When you consolidate your loans, the loan forgiveness level will be calculated automatically by the ministry, and, if you qualify for loan forgiveness, the amount of loan you are required to repay will be reduced.

### **Interest relief programs**

The interest relief programs of the Canada Student Loans Plan and the Ontario Student Loans Plan are available to help you if you are temporarily unable to make payments on your student loan(s) because of low income.

Additional information and application forms are available from your financial aid office, banks, and the Student Support Branch of the Ministry of Education and Training.

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## **Collection and Use of Personal Information**

### **Authority for collection and use**

The ministry collects and uses the information on your application form under the authority of the Ministry of Colleges and Universities Act, R.S.O. 1990, c. M. 19, and Regulations 773, 774, and 775, and the Canada Student Loans Act, R.S.C. 1985, c. S-23, and Regulation SOR/81-633, as amended. The ministry may verify this information with other government agencies and educational and financial institutions. In particular, the information you provide on your income will be verified with Revenue Canada.

### **False Information**

All information provided in connection with your OSAP application is verified and audited by the ministry. If any of the information provided is false, inaccurate, or incomplete, the amount of loan you are required to repay might be affected. Also, you might not receive a loan in the future.

It is an offense under the Canada Student Loans Act to obtain or assist another to obtain OSAP funding by fraud or false pretence.



### **Verification and audit**

To ensure that you receive assistance in a timely manner, the ministry uses the information on your income that you provide on your application form to determine the amount of your loan assistance. This information is compared later with the actual income that you have reported to Revenue Canada. If there is a difference, the amount of loan for which you are eligible will be reassessed, and the amount you are required to repay might be affected.

### **Release of information to others**

The information in your OSAP file can only be given to you. The Freedom of Information and Protection of Privacy Act does not allow the ministry to release information about your OSAP application to anyone other than you.

If you wish someone else, such as your parent(s), to have access to your OSAP information, you must send the ministry a letter stating that request. This letter must include:

- the name of each person whom you are allowing to have access to your OSAP information;
- your Social Insurance Number;
- your signature.

Once this letter is on file, the ministry can release information to the person(s) specified in the letter.

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## **Financial Aid Offices**

### **Offices at postsecondary institutions in Ontario**

**Algoma University College**  
Financial Aid Administrator  
1520 Queen Street East  
Sault Ste. Marie, Ontario P6A 2G4  
(705) 949-2301, ext. 242

**Algonquin College of Applied Arts and Technology**  
Financial Aid Administrator  
1385 Woodroffe Avenue  
Nepean, Ontario K2G 1V8  
(613) 727-4723, ext. 7678

**Bar Admission Course**  
Financial Aid Office  
Law Society of Upper Canada  
130 Queen Street West  
Toronto, Ontario M5H 2N6  
(416) 947-3421

**Brock University**  
Financial Aid Office, Room 260  
500 Glenridge Avenue  
St. Catharines, Ontario L2S 3A1  
(905) 688-5550, ext. 3252 or 3253

**Cambrian College of Applied Arts and Technology**  
Financial Aid Administrator  
1400 Barrydowne Road  
Sudbury, Ontario P3A 3V8  
(705) 524-7340

**Canadore College of Applied Arts and Technology**  
Financial Aid Officer  
100 College Drive  
P.O. Box 5001  
North Bay, Ontario P1B 8K9  
(705) 474-7600, ext. 5214

**Carleton University**  
Director of Student Awards  
Administration Building, Room 202  
1125 Colonel By Drive  
Ottawa, Ontario K1S 5B6  
(613) 788-3600

**Centennial College of Applied Arts and Technology**  
Manager, Student Financial Aid and Awards  
P.O. Box 631, Station A  
Scarborough, Ontario M1K 5E9  
(416) 694-3241, ext. 2255 or 2256

**La Cité collégiale**  
Service de l'aide financière  
2465, boulevard Saint-Laurent  
Ottawa (Ontario) K1G 5H8  
(613) 786-2059

**Conestoga College of Applied Arts and Technology**  
Student Awards Officer  
299 Doon Valley Drive  
Kitchener, Ontario N2G 4M4  
(519) 748-3510 or 748-5220, ext. 202

**Confederation College of Applied Arts and Technology**  
Financial Aid Office  
P.O. Box 398  
Thunder Bay, Ontario P7C 4W1  
(807) 475-6637

**DeVry Institute of Technology**  
Financial Aid Office  
2201 Finch Avenue West  
Weston, Ontario M9M 2Z4  
(416) 741-9220

**Durham College of Applied Arts and Technology**  
Student Centre  
2000 Simcoe Street North  
P.O. Box 385  
Oshawa, Ontario L1H 7L7  
(905) 721-3036



**Fanshawe College of Applied Arts and Technology**

Student Awards Department  
1460 Oxford Street East  
P.O. Box 4005  
London, Ontario N5W 5H1  
(519) 452-4280

**George Brown College of Applied Arts and Technology**

Financial Aid Office  
P.O. Box 1015, Station B  
Toronto, Ontario M5T 2T9  
(416) 867-2476

**Georgian College of Applied Arts and Technology**

Student Finance and Awards  
1 Georgian Drive  
Barrie, Ontario L4M 3X9  
(705) 722-1530

**University of Guelph**

Student Awards Section  
Student Finance and Awards  
Guelph, Ontario N1G 2W1  
(519) 824-4120, ext. 8715

**Humber College of Applied Arts and Technology**

Financial Aid Administrator  
205 Humber College Boulevard  
P.O. Box 1900  
Etobicoke, Ontario M9W 5L7  
(416) 675-5001

**Lakehead University**

Financial Aid Office  
955 Oliver Road  
Thunder Bay, Ontario P7B 5E1  
(807) 343-8206

**Lambton College of Applied Arts and Technology**

Student Awards Office  
1457 London Road  
P.O. Box 969  
Sarnia, Ontario N7T 7K4  
(519) 542-7751, ext. 306

**Laurentian University**

Student Awards Office  
2 Ramsey Lake Road  
Sudbury, Ontario P3E 2C6  
(705) 673-6578

**Loyalist College of Applied Arts and Technology**

Financial Aid Administrator  
Wallbridge Loyalist Road  
P.O. Box 4200  
Belleville, Ontario K8N 5B9  
(613) 969-1913, ext. 226 or 425

**McMaster University**

Student Financial Aid and  
Scholarship Office  
Hamilton Hall, Room 403  
1280 Main Street West  
Hamilton, Ontario L8S 4K1  
(905) 525-9140, ext. 24319

**Mohawk College of Applied Arts and Technology**

Department of Financial Aid and  
Awards  
P.O. Box 2034  
Hamilton, Ontario L8N 3T2  
(905) 575-2133

**Niagara College of Applied Arts and Technology**

Admissions and Financial Aid Office  
300 Woodlawn Road  
P.O. Box 1005  
Welland, Ontario L3B 5S2  
(905) 735-2211, ext. 7618

**Nipissing University**

Student Awards Office  
100 College Drive  
P.O. Box 5002  
North Bay, Ontario P1B 8L7  
(705) 474-3450, ext. 4297

**Northern College of Applied Arts and Technology**

OSAP Officer  
Kapuskasing Campus  
3 Aurora Avenue  
Kapuskasing, Ontario P5N 1J6  
(705) 335-8504

**Northern College of Applied Arts and Technology**

OSAP Officer  
Kirkland Lake Campus  
140 Government Road East  
Kirkland Lake, Ontario P2N 3L8  
(705) 567-9291, ext. 120

**Northern College of Applied Arts and Technology**

Financial Aid Administrator  
South Porcupine Campus  
Highway 101  
P.O. Box 2002  
South Porcupine, Ontario P0N 1H0  
(705) 235-7134

**Northern College School of Mines**

OSAP Officer  
640 Latchford Street  
P.O. Bag A  
Haileybury, Ontario P0J 1K0  
(705) 672-3376, ext. 52

**Ontario Business College**

Financial Aid Office  
54 Victoria Avenue  
Belleville, Ontario K8N 1Z7  
(613) 962-5308

**Ontario College of Art**

Financial Aid Officer  
100 McCaul Street  
Toronto, Ontario M5T 1W1  
(416) 977-5311, ext. 285

**University of Ottawa**

Financial Aid Office  
102 – 85 University Private  
P.O. Box 450, Station A  
Ottawa, Ontario K1N 6N5  
(613) 564-2484

**University of Ottawa**

Financial Aid Office  
Cornwall Campus  
Windmill Point  
Cornwall, Ontario K6H 4Z1  
(613) 933-6080, ext. 2203

**Queen's University**

Student Awards Office  
Kingston, Ontario K7L 3N6  
(613) 545-2216

**Ridgetown College of Agricultural Technology**

Financial Aid Office  
Main Street East  
Ridgetown, Ontario N0P 2C0  
(519) 674-5456

**Ryerson Polytechnical Institute**

Financial Aid and Awards Office  
Jorgenson Hall, 3rd Floor  
Room A318  
350 Victoria Street  
Toronto, Ontario M5B 2K3  
(416) 979-5113

**St. Clair College of Applied Arts and Technology**

Financial Aid Office  
2000 Talbot Road West  
Windsor, Ontario N9A 6S4  
(519) 972-2718

**St. Lawrence College of Applied Arts and Technology**

Financial Aid Officer  
Brockville Campus  
2288 Parkedale Avenue  
Brockville, Ontario K6V 5X3  
(613) 345-0556, ext. 3388

**St. Lawrence College of Applied Arts and Technology**

Financial Aid Officer  
Cornwall Campus  
Windmill Point  
Cornwall, Ontario K6H 4Z1  
(613) 933-4693, ext. 2722 or 2203



**St. Lawrence College of Applied Arts and Technology**

Financial Aid Officer  
Kingston Campus  
King and Portsmouth  
Kingston, Ontario K7L 5A6  
(613) 544-5532, ext. 1287 or 1285

**Sault College of Applied Arts and Technology**

Financial Aid Officer  
443 Northern Avenue  
Sault Ste. Marie, Ontario P6A 5L3  
(705) 759-2554, ext. 704

**Seneca College of Applied Arts and Technology**

Financial Aid Administrator  
1750 Finch Avenue East  
North York, Ontario M2J 2X5  
(416) 493-4144

**Seneca College of Applied Arts and Technology**

Financial Aid Officer  
King Campus  
13990 Dufferin Street  
King City, Ontario L0G 1K0  
(905) 833-3333, ext. 5012

**Sheridan College of Applied Arts and Technology**

Financial Aid Office  
1430 Trafalgar Road  
Oakville, Ontario L6H 2L1  
(905) 815-4060

**Sir Sandford Fleming College of Applied Arts and Technology**

Financial Aid Administrator  
Peterborough, Ontario K9J 7B1  
(705) 749-5530, ext. 1377

**Sir Sandford Fleming College of Applied Arts and Technology**

Financial Aid Office  
Frost Campus  
Albert Street South  
P.O. Box 8000  
Lindsay, Ontario K9V 5E6  
(705) 324-9144, ext. 3286 or 3310

**Toronto School of Business**

Financial Aid Office  
5859 Yonge Street, Suite 111  
North York, Ontario M2M 3V6  
(416) 221-4077

**University of Toronto**

Admissions and Awards  
Koffler Student Services Centre  
214 College Street  
Toronto, Ontario M5T 2Z9  
(416) 978-7950

**Trent University**

Financial Aid Office  
Blackburn Hall  
Peterborough, Ontario K9J 7B8  
(705) 748-1524 or 748-1525  
Fax: (705) 748-1564

**University of Waterloo**

Assistant Registrar, Student Awards  
Registrar's Office  
Needles Hall  
200 University Avenue West  
Waterloo, Ontario N2L 3G1  
(519) 885-1211, ext. 3583

**University of Western Ontario**

Office of Student Awards  
Somerville House, Room 107  
London, Ontario N6A 3K7  
(519) 661-3775 or 661-3497

**Wilfrid Laurier University**

Financial Aid Administrator  
75 University Avenue West  
Waterloo, Ontario N2L 3C5  
(519) 884-1970, ext. 4254

**University of Windsor**

Student Awards Office  
401 Sunset Avenue  
Windsor, Ontario N9B 3P4  
(519) 253-4232, ext. 3300

**York University**

Financial Aid Office  
110 Central Square  
4700 Keele Street  
North York, Ontario M3J 1P3  
(416) 872-9675

**Offices serving students at private postsecondary institutions in Ontario or postsecondary institutions outside Ontario**

*If you have general questions about OSAP or if you wish to enquire about your application, contact:*

Student Support Branch  
Ministry of Education and Training  
P.O. Box 4500  
189 Red River Road, 4th Floor  
Thunder Bay, Ontario P7B 6G9  
(807) 343-7260  
Toll-free: 1-800-465-3013  
Telephone Device for the Deaf: 1-800-465-3958

*If you are or will be attending a private postsecondary institution that is a member of the Ontario Association of Career Colleges (OACC), you may obtain help with your application form from the financial aid office of the OACC. Your institution can tell you if it is served by this financial aid office. You can also contact the office directly at:*

Ontario Association of Career Colleges  
Financial Aid Office  
1 - 301 Fairview Drive  
P.O. Box 340  
Brantford, Ontario N3T 5N3  
(519) 752-0953